

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)



Complete if Known

Application Number	10/688,734
Filing Date	October 16, 2003
First Named Inventor	David, Sancho
Group Art Unit	3621
Examiner Name	Winter, John

Sheet 1 of 1

Attorney Docket No: 2062.001US3

US PATENT DOCUMENTS

Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate
/JW/	US-5,335,278	08/02/1994	Matchett, N. D., et al.	12/31/1991
	US-5,416,840	05/16/1995	Cane, D. A., et al.	07/06/1993
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Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T ²
	JP-10-229980	09/02/1998	Oi, K., et al.	

OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
↓		"Authentication in an Electronic Banking Environment", <u>Federal Financial Institutions Examination Council</u> , <u>www.ffiec.gov/pdf/authentication_guidance.pdf</u> , (08/08/2001),	

EXAMINER

/John Winter/

DATE CONSIDERED

04/16/2007

Substitute Disclosure Statement Form (PTO-1449)

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional) Applicant is to place a check mark here if English language translation is attached